What is Claimed is:

     1.   A method of conducting a transaction via a self service terminal (SST), the method comprising the steps of:

          encrypting transaction data stored in a first device, the data including security identification information;

          transferring the encrypted data to a device of a third party;

          allowing the third party to transfer the encrypted data to an SST; and

          allowing the SST to decrypt the data, verify the security identification information, and execute the transaction.

     2.   The method of claim 1, further comprising the step of transferring transaction confirmation data from the SST to the third party.

     3.   The method of claim 1, further comprising the step of including data determining which third party is permitted to transfer the data to the SST.

     4.   A method of conducting a transaction via a self service terminal (SST), the method comprising the steps of:

          receiving on a device encrypted transaction data from a device of a third party, the data including security identification information;

          transferring the encrypted data from the receiving device to an SST; and

          allowing the SST to decrypt the data, verify the security identification information, and execute the transaction.

5.   A method of operating a financial service, the method comprising the steps of:

providing a user with an encryption key and an identification token for use with a user device;

providing a self service terminal (SST) with a corresponding decryption key;

accepting encrypted transaction data including the identification token from a device of a third party;

decrypting the transaction data;

verifying the decrypted identification token; and

executing the requested transaction.

6.   A method of using a financial service, the method comprising the steps of:

encrypting using a device transaction data and an identification token with an encryption key; and

presenting the encrypted data to a financial service operator via a device of a third party.

7.   A method of purchasing goods or services, the method comprising the steps of:

encrypting transaction data stored in a first device, the data including security identification information;

transferring the encrypted data to a device of a third party;

allowing the third party to transfer the encrypted data to a merchant or service provider; and

allowing the merchant or service provider to decrypt the data, verify the security identification information, and execute the transaction.

8. A method of operating a self-service terminal to allow a user to carry out a desired transaction through a third party, the method comprising the steps of:

receiving encrypted transaction data including security identification information from the third party;

decrypting the encrypted transaction data from the third party;

verifying the security identification information received from the third party; and

executing the desired transaction of the user based upon the decrypted transaction data and the verified security identification information received from the third party.

9. The method of claim 8, further comprising the step of transferring transaction confirmation data to the third party.

10. A method of operating an automated teller machine (ATM) to allow an ATM customer to carry out a desired financial transaction through a device operated by a third party, the method comprising the steps of:

receiving encrypted transaction data including security identification information from the third party device which has received the encrypted transaction data from a device operated by the ATM customer;

decrypting the encrypted transaction data including security identification information received from the third party device;

verifying the security identification information received from the third party device; and

executing the desired financial transaction of the ATM customer based upon the decrypted transaction data and the verified security identification information received from the third party device.

11.   The method of claim 10, further comprising the step of transferring financial transaction confirmation data to the third party device.

12.   A method of operating a retail facility to allow a retail customer to carry out a desired retail transaction through a device operated by a third party, the method comprising the steps of:

receiving encrypted transaction data including security identification information from the third party device which has received the encrypted transaction data from a device operated by the retail customer;

decrypting the encrypted transaction data including security identification information received from the third party device;

verifying the security identification information received from the third party device; and

executing the desired retail transaction of the retail customer based upon the decrypted transaction data and the verified security identification information received from the third party device.

13.   The method of claim 12, further comprising the step of transferring retail transaction confirmation data to the third party device.